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Howard A. Chorost, Esq.  
State Bar of Arizona No. 012663

Attorney for Creditor: Vantage West Credit Union

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF ARIZONA

In re:

Ruben Borbon, Jr. And Heather Nicole  
Borbon,

Debtors.

Chapter 13 Proceedings

Case No. 2:19-bk-15474-PS

OBJECTION TO CONFIRMATION  
OF DEBTORS PROPOSED  
CHAPTER 13 PLAN

RE: Docket Entry 2

Creditor Vantage West Credit Union, by and through undersigned Counsel, enters an Objection to Confirmation of Debtors proposed Chapter 13 Plan filed on December 10, 2019 under Docket Entry 2.

Creditor is secured by a 2016 GMC Terrain. The Principal Balance owed on the vehicle is \$23,492.85. Creditor is informed, believes and therefore alleges that the Replacement Value of the collateral is \$17,366.00.

Accordingly, Creditor objects to Debtors propose Cram Down Plan valuing the vehicle at \$13,000.00 and respectfully requests that the value of the vehicle be fixed at

1 \$17,366.00 and that Debtor should provide for payment of same as the secured portion of  
2 the Claim.

3 Additionally, as the value should be fixed at \$17,366.00, pre-Confirmation  
4 monthly disbursements of Adequate Protection payments should be set in an amount of  
5 not less than \$173.00 per month.

6 Copies of Creditors Contract, MVD Lien record, and Kelly Blue Book Valuation  
7 are annexed as Exhibits in support of this Objection.

8 WHEREFORE, Creditor Vantage West Credit Union respectfully requests that  
9 Confirmation be denied.

10 Respectfully Submitted: January 15, 2020.

11  
12 HOWARD A. CHOROST, P.C.

13 */s/ Howard A. Chorost, AZ Bar No. 012663*

14 Howard A. Chorost  
15 Attorney for Creditor  
Vantage West Credit Union

16 Copy of the forgoing mailed/mailed to:

17  
18 THOMAS ADAMS MCAVITY  
19 PHOENIX FRESH START BANKRUPTCY ATTORNEYS  
20 4602 E Thomas Rd, Ste S-9  
PHOENIX, AZ 85028  
Email: [tom@nwrelief.com](mailto:tom@nwrelief.com)

21 RUSSELL BROWN  
22 CHAPTER 13 TRUSTEE  
23 3838 NORTH CENTRAL AVENUE SUITE 800  
PHOENIX, AZ 85012-1965  
Email: [ecfmailclient@ch13bk.com](mailto:ecfmailclient@ch13bk.com)

24 RUBEN BORBON, JR.  
25 HEATHER NICOLE BORBON  
26 22570 E. VIA DEL ORO  
QUEEN CREEK, AZ 85142-8465

27 */s/ Howard A. Chorost, AZ Bar No. 012663*

28 Howard A. Chorost

# EXHIBIT “A”

STOCK NO.

P2906

MOTOR VEHICLE RETAIL INSTALLMENT  
SALES CONTRACT AND  
PURCHASE MONEY SECURITY AGREEMENTBuyer(s)/Debtor(s): **HEATHER NICOLE BORBON**Seller/Creditor: **FREWAY CHEVROLET**

22280 S 209TH WAY #112

1150 N. 54TH STREET

Address: **QUEEN CREEK, AZ 85142-0000**Address: **CHANDLER, AZ 85226**

This is an agreement for the installment purchase by you of the Vehicle described below. As used in this Contract, the words "you" and "your" mean the Buyer or Buyers who sign below. The words "we", "us", "our" and "Seller" refer to the Seller whose name and address appear above or to anyone to whom this Contract is assigned (referred to as the "Assignee"). If the Assignee notifies you that it has purchased this Contract, you agree to make all of your payments to the Assignee. This Contract may be cancelled by Seller if it is unable to assign the Contract to any one of the financial institutions with whom Seller regularly does business on terms acceptable to Seller. **BY SIGNING BELOW, YOU ALSO AGREE TO ALL OF THE TERMS ON BOTH SIDES OF THIS CONTRACT. PLEASE READ THE BACK CAREFULLY.**

The Vehicle which you are purchasing is a:

NEW OR USED	YEAR MODEL	MAKE TRADE NAME	NO. CYL.	BODY TYPE	MODEL # OR SERIES	VEHICLE ID.#
USED	2016	GMC		FWD 4DR SLT	TERRAIN	26KFLPE3XG6227862

You intend to use the Vehicle primarily for ☒ personal, family, or household purposes ("personal use") ☐ commercial, business, agricultural, or other non-personal uses ("commercial use").

<b>ANNUAL PERCENTAGE RATE</b>	<b>THE COST OF YOUR CREDIT AS A YEARLY RATE.</b>	<b>Your payment schedule will be:</b>			
	4.500 %	Number of Payments	Amount of Payments	When Payments are Due:	
		84	528.61	Monthly, Beginning	06/09/16
<b>FINANCE CHARGE</b>	<b>THE DOLLAR AMOUNT THE CREDIT WILL COST YOU.</b>	<b>Insurance: CREDIT LIFE INSURANCE AND CREDIT DISABILITY INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT, AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE ADDITIONAL COST.</b>			
	\$ 6,445.24	Type	Term	Premium	Signature
Amount Financed	The amount of credit provided to you or on your behalf.	Credit Life Insurance	_____ mos.	\$ N/A	I want credit life insurance only
	\$ 37,958.00	Disability Insurance	_____ mos.	\$ N/A	I want disability insurance only
Total of Payments	The amount you will have paid after you have made all payments as scheduled.	Credit Life and Disability	_____ mos.	\$ N/A	I want credit life and disability insurance
	\$ 44,403.24	Joint Credit Life Insurance	_____ mos.	\$ N/A	We want joint credit life insurance
Total Sale Price	The total cost of your purchase on credit including your down payment of \$ _____	Joint Credit Life and Single Disability Insurance	_____ mos.	\$ N/A	We want joint credit life and single disability insurance
	\$ 44,403.24	<b>Security:</b> You are giving a security interest in the Vehicle being purchased.			
<b>Late Charge:</b> If the Vehicle is purchased for personal use, and a payment is not paid in full within 10 days after it is due, you will pay a late charge not to exceed 5% of the unpaid balance of the installment.					
<b>Prepayment:</b> If you pay off early, you will not have to pay a penalty.					
See the other portions of this Contract for additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.					

e means an estimate

## ITEMIZATION OF AMOUNT FINANCED

- Cash Price (incl. accessories) \$ 28,888.00 + Sales Tax \$ 1,473.26 + Net Trade-In Deficiency (item 5 if negative) \$ 6,378.71 to FSRI = Total Cash Price \$ 36,739.97 (1)
- Other charges included in this sale:
  - (a) Vehicle Service Contract (Term) \_\_\_\_\_ to \_\_\_\_\_ \$ N/A
  - (b) Dealer Documentary Fee \_\_\_\_\_ \$ 389.00
  - (c) Other (describe) ETCH to SAFEGUARD \$ 228.00
  - (d) Other (describe) \_\_\_\_\_ to \_\_\_\_\_ \$ N/A
  - (e) Other (describe) \_\_\_\_\_ to \_\_\_\_\_ \$ N/A
  - (f) Other (describe) \_\_\_\_\_ to \_\_\_\_\_ \$ N/A
- Payments made on your behalf to Public Officials for Official Fees \$ 617.00 (2)
- Cash Sale Price (sum of items 1, 2 and 3) \$ 601.03 (3)
- Trade-in 2010 NISSAN MAXIMA \$ 10,000.00 - \$ 16,378.71 = \$ 6,378.71 - (5)
- Total \_\_\_\_\_ \$ 37,958.00 (4)
- Total Down Payment includes:
  - (a) Net Trade-In (item 5) (if negative, insert \$0) \_\_\_\_\_ \$ N/A
  - (b) Cash Down Payment (Includes manufacturer's rebate of \$ N/A) \_\_\_\_\_ \$ N/A

Yr. Make &amp; Model

Gross Allowance

Payoff

Net Trade-In (Deficiency)

(a) Owner (describe) \_\_\_\_\_ to \_\_\_\_\_ \$ \_\_\_\_\_ N/A

(e) Other (describe) \_\_\_\_\_ to \_\_\_\_\_ \$ \_\_\_\_\_ N/A

(f) Other (describe) \_\_\_\_\_ to \_\_\_\_\_ \$ \_\_\_\_\_ N/A

Total ..... \$ 617.00 (2)

3. Payments made on your behalf to Public Officials for Official Fees. .... \$ 601.03 (3)

4. Cash Sale Price (sum of items 1, 2 and 3) ..... \$ 37,958.00 (4)

5. Trade-in 2010 NISSAN MAXIMA 10,000.00 16,378.71 6,378.71- (5)

Yr. Make & Model Gross Allowance Payoff Net Trade-In (Deficiency)

6. Total Down Payment includes:

(a) Net Trade-In (item 5) (if negative, insert \$0). .... \$ N/A

(b) Cash Down Payment (Includes manufacturer's rebate of \$ N/A assigned to Seller) \$ N/A

Total Down Payment (a + b) ..... \$ N/A (6)

7. Unpaid balance of Cash Sale Price (item 4 less item 6) ..... \$ 37,958.00 (7)

8. Payments made to others on your behalf:

(a) Amounts paid to Insurance Companies for Insurance Premiums:

(1) Credit Insurance Premiums \$ N/A + (2) Property Insurance Premiums \$ N/A

Total ..... \$ N/A (8a)

(b) Amounts paid to others:

(1) To: SAFE GAP for: \$ N/A (8b)

(2) To: for: \$ N/A (8c)

(3) To: for: \$ N/A (8d)

Total Amount Paid to Others (Sum of items 8(a) through 8(d)) ..... \$ N/A (8)

\*\*Seller may be retaining a portion of this amount.

9. Amount Financed - Amount of credit you will get (item 7 plus item 8) ..... \$ 37,958.00 (9)

10. If the "Amount Financed" exceeds \$ 54,600.00 or if the Vehicle is purchased primarily for commercial use, the "Amount Financed" is also the "Final Cash Price Balance" and the "Total of Payments" is also the "Time Balance."

11. **Property Insurance:** You promise to keep the Vehicle insured for its full value against loss or damage with loss payable endorsement in our favor during the time any amount is unpaid under this Contract. YOU MAY OBTAIN YOUR REQUIRED INSURANCE FROM ANY COMPANY ACCEPTABLE TO US. If you purchase your insurance through Seller, the costs and items of coverage are as follows:

Collision (actual cash value of loss less \$ N/A deductible) and Comprehensive including fire and theft (cash value of loss less \$ N/A deductible) TERM \_\_\_\_\_ months PREMIUM \$ N/A

Other (describe) \_\_\_\_\_ months \$ N/A

If you buy insurance through your own agent, the cost is not included in this Contract. Please give us the name and telephone number of the agent you choose:

Agent's Name INDEPENDENCE INS GROUP Telephone Number (480) 497-2406

Agent's Address 2101 E BROADWAY RD STE 13 City TEMPE State 85282

**Promise to Pay:** By signing below, you promise to pay us the Amount Financed, together with finance charges calculated thereon at the Annual Percentage Rate. You agree to make your payments to us set forth in the Payment Schedule shown above. Your final payment may change, depending upon your payment habits. We will apply each payment first to accrued finance charges and late charges and then to reduce your unpaid balance. This means your finance charge will be less when you pay early and more if you pay late. Any necessary adjustments in your total finance charge will be reflected in your final payment. If a payment is not paid in full within 10 days after it is due, you will also pay a late charge. If the Vehicle is purchased for commercial use, the late charge will be 5% of the unpaid balance of the installment; if the Vehicle is purchased for personal use, the late charge will not exceed 5% of the unpaid balance of the installment.

**Security Interest:** To protect us if you do not pay as promised, or if you break some other promise of this Contract, you give us a purchase money security interest in the Vehicle, all accessions thereto, and in any proceeds of the Vehicle. If the Vehicle is purchased for commercial use, this security interest also covers all equipment, accessories, and parts (other than accessions) added to the Vehicle. If the Vehicle is purchased for personal use, this security interest also covers equipment, accessories, and parts (other than accessions) added to the Vehicle within 10 days of the date of this Contract. You also give us a security interest in the proceeds of any physical damage insurance policy on the Vehicle; all insurance, maintenance, service, or other contracts we finance for you; and all proceeds from insurance, maintenance, service, or other contracts we finance for you, including any refunds of premiums or charges from the contracts. This security interest does not cover any other debts you owe us, and this debt is not covered by any other security interest held by us. **NOTICE: BY GIVING US A SECURITY INTEREST IN THE VEHICLE DESCRIBED ABOVE, YOU WAIVE ALL RIGHTS PROVIDED BY LAW TO CLAIM THE VEHICLE EXEMPT FROM LEGAL PROCESS.**

#### LIMITATIONS/EXCLUSIONS OF PRODUCT WARRANTIES

(a) For "new" vehicles: (1) If the Vehicle is purchased for personal use, Seller makes no implied warranty of merchantability or of fitness for any particular purpose unless Seller also gives you a written warranty, on its own behalf, with respect to the Vehicle, or, at the time of the sale or within 90 days thereafter, Seller enters into a service contract, on its own behalf, with you which applies to the Vehicle. In that event, any implied warranties arising from the sale of the Vehicle shall be limited to the duration of a Seller's written warranty or service contract; (2) If the Vehicle is purchased for commercial use, Seller makes no implied warranty of merchantability or of fitness for any particular purpose. The Vehicle is sold to you AS IS, except for any express warranties made by Seller, on its own behalf, or by the manufacturer of the Vehicle or of any component parts; (3) In all cases, Seller shall not be liable for any consequential damages arising from any breach of any warranty, express or implied.

(b) For "used" vehicles:

#### (1) Used Car Implied Warranty of Merchantability:

The Seller hereby warrants that the vehicle will be fit for the ordinary purposes for which the vehicle is used for 15 days or 500 miles after delivery, whichever is earlier, except with regard to particular defects disclosed on the first page of this agreement. You, (the Purchaser) will have to pay up to \$25.00 for each of the first two repairs if the warranty is violated.

(2) **Waiver of Used Car Implied Warranty of Merchantability:** Due to circumstances unusual to Seller's business, the used motor vehicle which is the subject of this Contract has the particular defects, if any, described below.

**ATTENTION PURCHASER:** Sign here only if the dealer told you that this vehicle has the following problem(s) and that you agree to buy the vehicle on those terms:

**ATENCION COMPRADOR:** Firme aqui solamente si el vendedor le dijo que el vehiculo tiene el siguiente problema(s) y que usted conviene de compra el vehiculo bajo estos terminos:

1. \_\_\_\_\_ Buyer/Comprador \_\_\_\_\_ Date \_\_\_\_\_

2. \_\_\_\_\_ Buyer/Comprador \_\_\_\_\_ Date \_\_\_\_\_

3. \_\_\_\_\_ Buyer/Comprador \_\_\_\_\_ Date \_\_\_\_\_

(3) The vehicle is sold "AS IS -- NOT EXPRESSLY WARRANTED OR GUARANTEED" unless Seller gives you a separate written instrument showing the terms of any warranty or service contract given by Seller on its own behalf. If the Vehicle is purchased for personal use, Seller makes no implied warranty of fitness for any particular purpose. The Vehicle is sold to you AS IS, except for any express warranties made by Seller, on its own behalf, or by the manufacturer of the Vehicle or of any component parts.



added to the Vehicle within 10 days of the date of this Contract. You also give us a security interest in the proceeds of any physical damage insurance policy on the Vehicle; all insurance, maintenance, service, or other contracts we finance for you; and all proceeds from insurance, maintenance, service, or other contracts we finance for you, including any refunds of premiums or charges from the contracts. This security interest does not cover any other debts you owe us, and this debt is not covered by any other security interest held by us. **NOTICE: BY GIVING US A SECURITY INTEREST IN THE VEHICLE DESCRIBED ABOVE, YOU WAIVE ALL RIGHTS PROVIDED BY LAW TO CLAIM THE VEHICLE EXEMPT FROM LEGAL PROCESS.**

#### LIMITATIONS/EXCLUSIONS OF PRODUCT WARRANTIES

(a) For "new" vehicles: (1) If the Vehicle is purchased for personal use, Seller makes no implied warranty of merchantability or of fitness for any particular purpose unless Seller also gives you a written warranty, on its own behalf, with respect to the Vehicle, or, at the time of the sale or within 90 days thereafter, Seller enters into a service contract, on its own behalf, with you which applies to the Vehicle. In that event, any implied warranties arising from the sale of the Vehicle shall be limited to the duration of a Seller's written warranty or service contract; (2) If the Vehicle is purchased for commercial use, Seller makes no implied warranty of merchantability or of fitness for any particular purpose. The Vehicle is sold to you AS IS, except for any express warranties made by Seller, on its own behalf, or by the manufacturer of the Vehicle or of any component parts; (3) In all cases, Seller shall not be liable for any consequential damages arising from any breach of any warranty, express or implied.

(b) For "used" vehicles:

#### (1) Used Car Implied Warranty of Merchantability:

The Seller hereby warrants that the vehicle will be fit for the ordinary purposes for which the vehicle is used for 15 days or 500 miles after delivery, whichever is earlier, except with regard to particular defects disclosed on the first page of this agreement. You (the Purchaser) will have to pay up to \$25.00 for each of the first two repairs if the warranty is violated.

(2) Waiver of Used Car Implied Warranty of Merchantability: Due to circumstances unusual to Seller's business, the used motor vehicle which is the subject of this Contract has the particular defects, if any, described below.

**ATTENTION PURCHASER:** Sign here only if the dealer told you that this vehicle has the following problem(s) and that you agree to buy the vehicle on those terms:

**ATENCION COMPRADOR:** Firme aqui solamente si el vendedor le dijo que el vehículo tiene el siguiente problema(s) y que usted conviene de comprar el vehículo bajo estos términos:

1. _____	N/A	Buyer/Comprador _____	Date _____
2. _____	N/A	Buyer/Comprador _____	Date _____
3. _____	N/A		

(3) The vehicle is sold "AS IS -- NOT EXPRESSLY WARRANTED OR GUARANTEED" unless Seller gives you a separate written instrument showing the terms of any warranty or service contract given by Seller on its own behalf. If the Vehicle is purchased for personal use, Seller makes no implied warranty of fitness for any particular purpose, and the implied warranty of merchantability is limited to 15 days or 500 miles after delivery, whichever is earlier, as set forth above, unless Seller also gives you a written warranty, on its own behalf, with respect to the Vehicle, or, at the time of the sale or within 90 days thereafter, Seller enters into a service contract, on its own behalf, with you which applies to the Vehicle. In that event, any implied warranties arising from the sale of the Vehicle shall be limited to the duration of Seller's written warranty or service contract. If the Vehicle is purchased for commercial use, Seller makes no implied warranty of fitness for any particular purpose, and the implied warranty of merchantability is limited to 15 days or 500 miles after delivery, whichever is earlier. In all cases, Seller shall not be liable for any consequential damages arising from any breach of any warranty, express or implied, except for a breach of the implied warranty of merchantability.

**NOTICE TO BUYER: 1. Do not sign this Contract before you read it or if it contains any blank spaces. 2. You are entitled to an exact copy of the Contract you sign.**

Annual Percentage Rate (APR) for the installment sale of an automobile may be negotiated with the dealership; and the dealership may receive some portion of the finance charge or receive other compensation for providing the financing.

**LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED IN THIS CONTRACT, UNLESS DESCRIBED IN ITEM 11 AND AN APPROPRIATE PREMIUM CHARGE IS SHOWN IN ITEM 8(A) ABOVE.**

**SELLER IS REGULATED AND COMPLAINTS CONCERNING THIS CONTRACT MAY BE ADDRESSED TO:**

ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS  
2910 N. 44th STREET, SUITE 310  
PHOENIX, ARIZONA 85018  
TELEPHONE: (602) 771-2800

Buyer(s) Acknowledge(s) receipt of a fully completed copy of this Contract.

\*BUYER *[Signature]*

\*BUYER *[Signature]*

Dated this 25 day of Apr, 20 16 By *[Signature]* Its FINANCE MANAGER

\*OTHER OWNERS: If a person shown on the certificate of title as an owner of the vehicle does not want to be separately liable to pay this debt, please sign below to give us a security interest in the Vehicle, its proceeds, and physical damage insurance policy and any refunds of insurance premiums.

SIGNATURE _____	DATE _____	SIGNATURE _____	DATE _____
-----------------	------------	-----------------	------------

THE TRANSACTION WHICH IS THE SUBJECT OF THIS CONTRACT ☐ IS OR ☒ IS NOT SUBJECT TO A FEE RECEIVED BY A BROKER FROM THE SELLING MOTOR VEHICLE DEALER. IF APPLICABLE, THE NAME OF THE BROKER IS: \_\_\_\_\_

#### ASSIGNMENT

Seller hereby assigns this Contract to the below designated Assignee under the terms and conditions of a Dealer Agreement (☐ Recourse ☒ Non-Recourse) previously entered into between Seller and Assignee, and in any event in accordance with the terms, conditions and warranties of the Seller's Assignment and Warranty on the reverse side hereof.

**FREEWAY CHEVROLET 04/25/16**

SELLER _____	DATED _____	BY _____	AUTHORIZED SIGNER _____	TITLE <u>FINANCE MANAGER</u>
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Assignee: VANTAGE WEST  
Form No. 12 ©2005 a-d-s, INC. (Rev. 6/10)

Branch \_\_\_\_\_ ORIGINAL ALL RIGHTS RESERVED

# EXHIBIT “B”



## Lien and Title Information Report

3254-VANTAGE WEST CREDIT UNION

<b>Account No.</b>	[REDACTED]	<b>VIN</b>	2GKFLPE3XG6227862
<b>Loan No.</b>	[REDACTED]	<b>Branch</b>	
<b>Loan Suffix</b>			
<b>Customer</b>	HEATHER BORBON		
<b>Organization ID</b>	3254	<b>Organization Name</b>	VANTAGE WEST CREDIT UNION
<b>Lien Start</b>	05/04/2016	<b>Lien End</b>	
<b>Original Loan Amount</b>	\$0.00	<b>Lien Balance Amount</b>	\$0.00
<b>Lien Type</b>	Retail	<b>Dealer ID</b>	

### Last ELT Transactions

Received On

2016-05-12 14:01:08.0

Add Record - Perfection of Lien

### Borrower / Lessee Details

<b>Name</b>	HEATHER BORBON RUBEN BORBON JR
<b>Address</b>	22280 S 209TH WAY 112,QUEEN CREEK AZ,85142

### Vehicle Information

<b>Vehicle Type</b>	Auto	<b>Make</b>	GMC
<b>Model</b>	TERRAIN	<b>Year</b>	2016
<b>Mileage</b>	0		

### Title Information

<b>Title Number</b>	006G016132044	<b>Title State</b>	AZ
<b>Tag Number</b>		<b>VIN</b>	2GKFLPE3XG6227862
<b>Status</b>	MATCHED	<b>Match Date</b>	05/12/2016
<b>Lien Expiration Date</b>		<b>Media Type</b>	Electronic

### State Information

<b>Name</b>	BORBON, HEATHER NICOLE BORBON JR, RUBEN	<b>Lessee</b>	
<b>Address</b>	22280 S 209TH WAY APT 112,QUEEN CREEK AZ,851424858		
<b>Vehicle Type</b>		<b>Make</b>	GMC
<b>Model</b>	TET	<b>Year</b>	2016
<b>Mileage</b>	4672		
<b>Title State</b>	AZ	<b>Title Number</b>	006G016132044
<b>Brands</b>			



# EXHIBIT “C”



## Reasonable Market Value Report

Report Date: 12/12/2019

### REASONABLE MARKET VALUE OF THIS VEHICLE

#### 2016 GMC Terrain SLT Sport Utility 4D

VIN: 2GKFLPE3XG6227862

Reference:

	Base Value:	\$16,491
Value as of: 12/12/2019	Engine: V6, 3.6 Liter	\$802
Zip Code: 85142	Transmission: Automatic, 6-Spd	Included
Condition: Good	Drivetrain: FWD	Included
	Mileage: 54,740	Included
	Color: Black	\$0

#### Itemized Equipment

Traction Control	Included	SiriusXM Satellite	Included
StabiliTrak	Included	Bluetooth Wireless	Included
ABS (4-Wheel)	Included	OnStar w/RemoteLink	Included
Keyless Entry	Included	Backup Camera	Included
Keyless Start	Included	Dual Air Bags	Included
Air Conditioning	Included	Side Air Bags	Included
Power Windows	Included	F&R Head Curtain Air Bags	Included
Power Door Locks	Included	Heated Seats	Included
Cruise Control	Included	Power Seat	Included
Power Steering	Included	Leather	Included
Tilt & Telescoping Wheel	Included	Daytime Running Lights	Included
AM/FM Radio w/IntelliLink	Included	Roof Rack	\$73
CD/MP3 (Single Disc)	Included	Alloy Wheels	Included

**Total Itemized Equipment: \$875**

**Reasonable Market Value = Kelley Blue Book® Typical Listing\*: \$17,366**

(Including Color, Mileage and Itemized Equipment)

\*The reasonable market value is being provided only for comparison shopping and is not the retail sale price or the advertised price of the vehicle.

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